




**It's Never  
Too Late**  
To Go (Back) to College  
**Journey to College**



# Where will going (back) to college lead you?



Going to college is more important than ever before. The skills learned through higher education can lead to promotions, higher paying jobs and more opportunities. See what furthering your education can do for you.



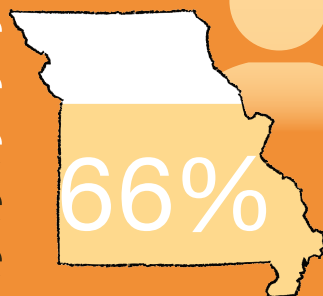
# The time is now

Many adults want to earn a certificate or degree, but worry that the time isn't right or that they're too old to go back to school. Madison S., a nursing major at Ozarks Technical Community College, overcame those doubts to go back. She decided to go back to school to create a better life for her and her son. "Don't let anything stand in your way and do not be afraid to be the oldest person in the classroom. It's never too late to pursue a fulfilling career."



## Creating a personal plan

A majority of jobs today require some education beyond high school and earning those certificates and degrees is life-changing. It takes personal dedication, time management and passion to change your life and the lives of your loved ones. Start by simply figuring out what you're passionate about, and then figure out how you can make your passion a realistic fit for your life, even if that means night classes or online programs.



**Approximately 66 percent of quality jobs in Missouri are projected to require a degree or certificate by the year 2020.**

*Source: Georgetown's Center on Education and the Workforce*

## Worth the work

For most adults who choose to go back to school, there are great benefits, from raises and promotions at work, to a whole new career path. Pursuing a degree, certificate, or industry-recognized credential can create those opportunities. Many job applications require some form of degree or certificate, and even more will require it in the future.

## The ripple effect

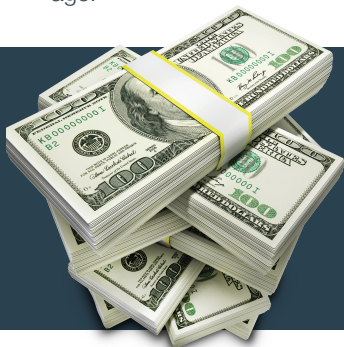
Research from the National Center for Education Statistics has shown that children with parents who have a degree face fewer challenges to secondary education and are more likely to be successful in their academic programs. In fact, students are 5 percent more likely to graduate from high school if their parent has attended college, even if they didn't earn a bachelor's degree.



# Your experience matters

According to Georgetown's Center on Education and the Workforce, nearly 70 percent of U.S. students work while in school, for an average of 29 hours, and 46 percent of online learners were employed full time while attending school in 2014. To optimize your time, try using your employment during school to gain experience in the same, or similar field.

Even if you're not pursuing an education directly related to your current job, you can use your skills to your advantage. Bud D., a secondary education major at Mineral Area College, went back to college to earn his teaching degree after he retired from the Army. "The military taught me how to focus and motivate myself to achieve my goals. I wish I'd known how much I would be learning about me the first time I went to college, before I went into the service. Now, college is a lot different than the first time I went many years ago."



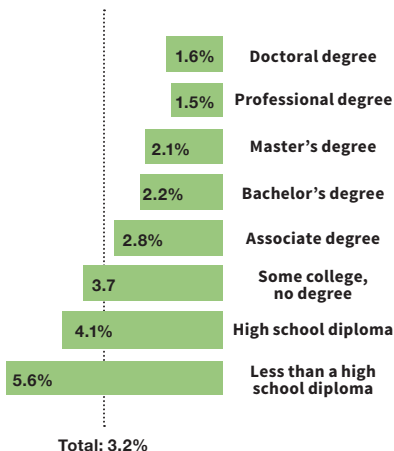
# \$1,000,000

**Did you know?** College graduates with a bachelor's degree earn \$1 million more, on average, during their lifetime than those without a degree. *Source: U.S. Bureau of Labor Statistics*

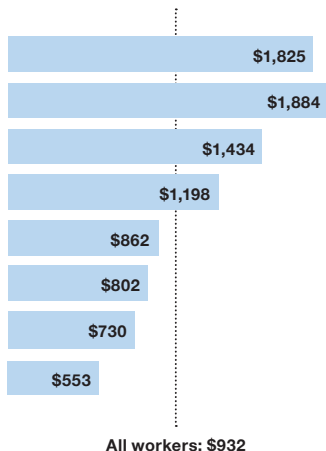
## Benefits of higher education

A college degree or certificate can mean more career opportunities and a higher salary. College graduates, on average, earned 56 percent more than high school grads in 2015, according to the Economic Policy Institute.

**Unemployment rate (%)  
in 2018**



**Median usual weekly earnings (\$) in 2018**



Note: Data are for persons who are 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey.

# Financing your future

## Federal grants

The Federal Pell Grant is a specific amount of money that doesn't need to be repaid. The actual amount you receive depends on factors like financial need and cost of attendance. There are other federal grants that give money to individuals who go into certain career paths or that have a certain income range. Filing a FAFSA (Free Application for Federal Student Aid) is the first step to apply for these grants.

## Federal loans

The FAFSA also gives you access to federal loans, which are sums of money you must repay after you leave school. It offers two loan types for adults, subsidized (the interest is paid while you're in school) and unsubsidized (the interest has to be paid back after you leave school.) Neither subsidized or unsubsidized loans require a credit check like private loans do. Both have fixed interest rates that are usually lower than private loan rates.



## Helping adults pay for school

Fast Track's goal is to increase access to college for adults. By providing grants, Fast Track will increase the number of people qualified for high-demand jobs in Missouri. It provides financial aid to cover actual tuition and fees so adults can reach their goals.

### Who is eligible?

- Adults age 25 or older, or anyone who has not been in an educational program for two or more years.
- Adults with no bachelor's degree.

### Who should apply?

- Someone underemployed or laid-off.
- Adults with some college but no degree.
- Adults with an associate degree.
- Someone who needs another credential to move up to a better job.

### Other funding

Fast Track is a last-dollar grant applied after other federal aid, including Pell Grants and Workforce Innovation Opportunity Act funds.

# 82%

of undergraduate students receive some form of financial aid.

*Source: The Integrated Postsecondary Education Data System (IPEDS)*



FOR MORE INFORMATION, VISIT:

**MOFastTrack.com**

## State, Regional or local

There are many options for financial aid in Missouri, too. The first step to receive these is also to file a FAFSA. It provides your school with your financial information so they can determine if you're eligible for grants and need-based scholarships.

If you're worried about financing after receiving your federal and state aid, there are also private grants and scholarships you can apply for. Scholarships can be based on location, school, academic program or even age and parental status. Search online for scholarship opportunities – sites include studentloanhero.com, studentdebtrelief.us, scholarships.com and collegescholarships.org

## Academic Programs

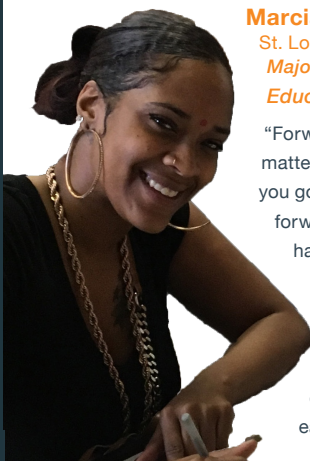
The Missouri Economic Research and Information Center looked at growth, wages and projected job availability for future occupations. Those jobs were linked to academic programs like these:

**Agriculture**  
**Computer & Information Science**  
**Construction Trades**  
**Education**  
**Engineering**  
**Finance/ Financial Management**  
**Health Professions**  
**Math**  
**Mechanics/ Repair Technology**  
**Precision Production**

**For full list of approved programs at eligible institutions visit:**

**MOFastTrack.com**

# Student Stories



### **Marcia F.**

**St. Louis Community College**  
**Major: Early Childhood Education**

"Forward is forward. No matter how fast or slow you go, you're still moving forward. The classrooms have every age group you can think of. It took me almost 6 years to obtain this degree, but I took my time and earned straight A's, each semester."

### **Geri V.**

**Missouri Western State University**  
**Major: Population Health Management**

"JUST DO IT! There are so many tough decisions to make in life and with a degree, the options are endless. I believe that non-traditional students sometimes take the fact that we have been out of school so long and forget what fun learning actually is."



### **Jay K.**

**Southeast Missouri State University**  
**Major: General Studies, Criminal Justice and Sociology**

"I lacked about 45 credit hours...which seemed like a million, but I'm proud to say that after 2.5 years of night classes, day classes, and online classes, I was able to graduate."





# DEPARTMENT OF HIGHER EDUCATION & WORKFORCE DEVELOPMENT

Missouri Department of Higher Education and Workforce Development

P.O. Box 1469, Jefferson City, MO 65102-1469

800-473-6757 • 573-751-3940

Fax: 573-751-6635

[journeytocollege.mo.gov](http://journeytocollege.mo.gov) • [dhewd.mo.gov](http://dhewd.mo.gov) • [info@dhewd.mo.gov](mailto:info@dhewd.mo.gov)

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